

## **IX. Economic Plan Element**

### **A. Introduction**

The Economic Plan Element considers all aspects of economic development and sustained economic vitality, including (a) a comparison of the types of employment expected to be provided by the economic development to be promoted with the characteristics of the labor pool resident in the municipality and nearby areas and (b) an analysis of the stability and diversity of the economic development to be promoted.

The Township of Florence was incorporated by an act of the New Jersey Legislature on March 7, 1872. The area was formerly known as High Banks and was originally settled in the 18<sup>th</sup> century as a small rural farming community. Economic development in the region accelerated with the construction of the Camden and Amboy Railroad and the Delaware and Atlantic Railroads. In 1849, the Florence City Company was formed to purchase 600 acres of High Banks to create a planned residential community in the area that would become downtown Florence along the waterfront of the Delaware River. The Florence City Company constructed a wharf, hotel, large boarding house, landscaped streets and brick houses to attract buyers. The business was initially successful and the community became a popular summer resort.

Florence Iron Works provided an economic revival to the community when it was established along the Delaware River in 1857 in the vicinity of the current Foundry Street. In 1867, Richard D. Wood purchased the plant, enlarged it and doubled its capacity, and the industry subsequently became a major force in the economy of the Township. By 1900, a significant portion of the workforce was dependent on the foundry. The plant led to a large expansion of the population and workforce of Florence Township. The plant produced iron pipes and other plumbing materials, and at its peak could produce 75 tons of iron products per day. The R.D. Wood Company also installed the original sewer and water pipes in Florence and constructed new residences, commercial buildings, and a library.

The Kinkora Works and the Village of Roebling were constructed in Florence Township by the John A. Roebling Sons' Company in 1905. The Roebling Company had achieved national acclaim for producing wire rope for several high-profile suspension bridges, including the Brooklyn Bridge, from their facility in Trenton. Kinkora Works was constructed in order to increase the capacity of the Roebling Company and to begin producing in-house the steel required to produce wire rope. The Village of Roebling was constructed as a company town to house the workers of Kinkora Works. At its peak, the plant employed approximately 8,000 people. It operated under the Roebling Company until 1953 when it was sold to Colorado Fuel and Iron. Colorado Fuel and Iron operated until closing on June 30, 1974 but steel production and various other industrial uses operated on the site until 1988. The site was added to the National Priorities List of the USEPA Superfund Program in 1983.

Due to Florence Township's accessibility to various rail and major roadway corridors including Interstate 295, U.S. Route 130, the New Jersey Turnpike and the Pennsylvania Extension of the New Jersey Turnpike, and New Jersey Transit's Light Rail and bus service to

Camden and Trenton with connections to New York and Philadelphia, the economy has and continues to evolve as a center for logistics companies, prominent regional warehouse centers, and corporations.

In 2009 and to a greater extent, in 2013, the Township embarked on a redevelopment effort that resulted in development or redevelopment in a number of areas in the Township. As a result, the Township maintains a strong tax base with the market value per capita in excess of \$100,000. Market values have increased 5% over the last five years and the assessed valuation for 2021 will increase by \$10.5 million. **Figure IX-1. Existing and Recommended Parcels in Need of Redevelopment** shows the parcels of land along U.S. Route 130, Florence-Columbus Road, Railroad Avenue, Cedar Lane, and John Galt Way that are situated in the 2009 and 2013 redevelopment areas.

Other Areas in Need of Redevelopment in the Township are shown on **Figure IX-2. Roebling Steel Mill and Vicinity Parcels Determined to be in Need of Redevelopment in 1999**, **Figure IX-3. 2010 Griffin Pipe Properties Area in Need of Redevelopment** and **Figure IX-4. 2011 and Amended 2012 Duffy School Area in Need of Redevelopment**.

The potential for future economic success of the Township of Florence can be determined by examining the economic conditions and resources of the Township. Data collected by the United States Census Bureau is examined in this plan element, including data pertaining to education, income and employment, and commuting characteristics.

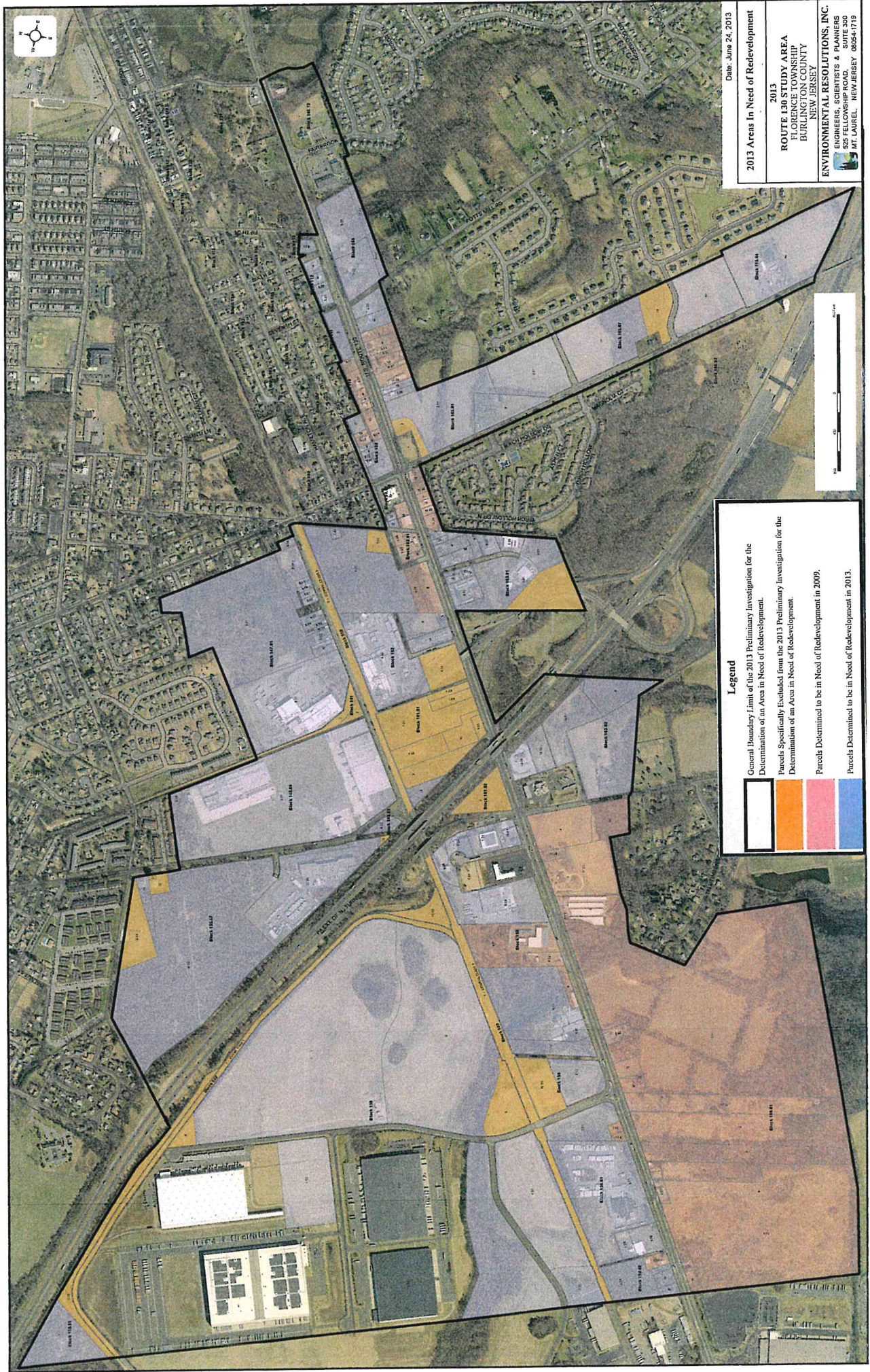
## **B. Earnings and Educational Attainment**

**Table IX-1** shows the 2019 American Community Survey 5-Year Estimates of Earnings in the past 12 months in 2019 inflation-adjusted dollars for Florence Township and Burlington County. Individuals 16 years and older in Burlington County had slightly higher median earnings (\$46,463) than did Township workers (\$44,583). Median and mean earning for full-time, year round workers with earning were higher in the County (\$62,076 and \$80,451 respectively) than in the Township (\$58,660 and \$73,659 respectively).

The largest percentage of Florence workers (23.4%) and County workers (23.1%) had incomes in the \$100,000 or more range. The percentage of workers in each earnings range was comparable in both geographies, with a few notable exceptions. In Florence Township, only 0.4% of workers, compared to 1.2% of County workers, had earnings of \$1 to \$9,999 or less. Also, 20.3% of full-time, year-round Township workers had earnings of \$35,000 to \$49,999, compared to 16.5% of workers in Burlington County. Additionally, 19.2% of workers in Florence Township earned between \$50,000 to \$64,999, compared to 16.9% of workers in the County. Burlington County had a higher percentage of workers earning between \$75,000 and \$99,999 (15.5%) compared to Florence Township (12.2%).

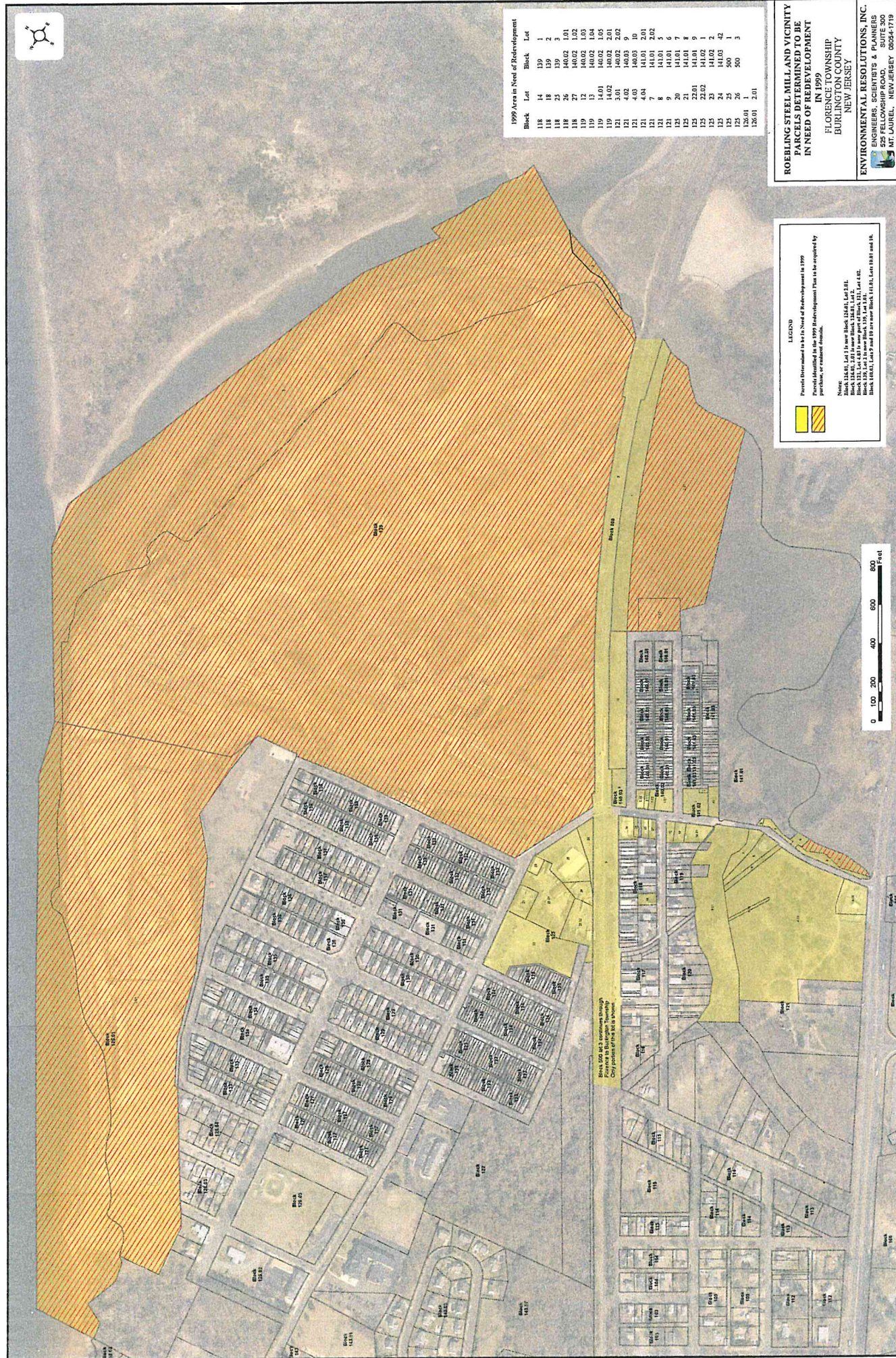
**Table IX-1** shows the median earnings of full-time, year-round workers 25 years old or older in Burlington County and Florence Township by the level of education attained. Among all





*Figure IX-1. Existing and Recommended Parcels in Need of Redevelopment*





*Figure IX-2. Roebling Steel Mill and Vicinity Parcels Determined to be in Need of Redevelopment in 1999*



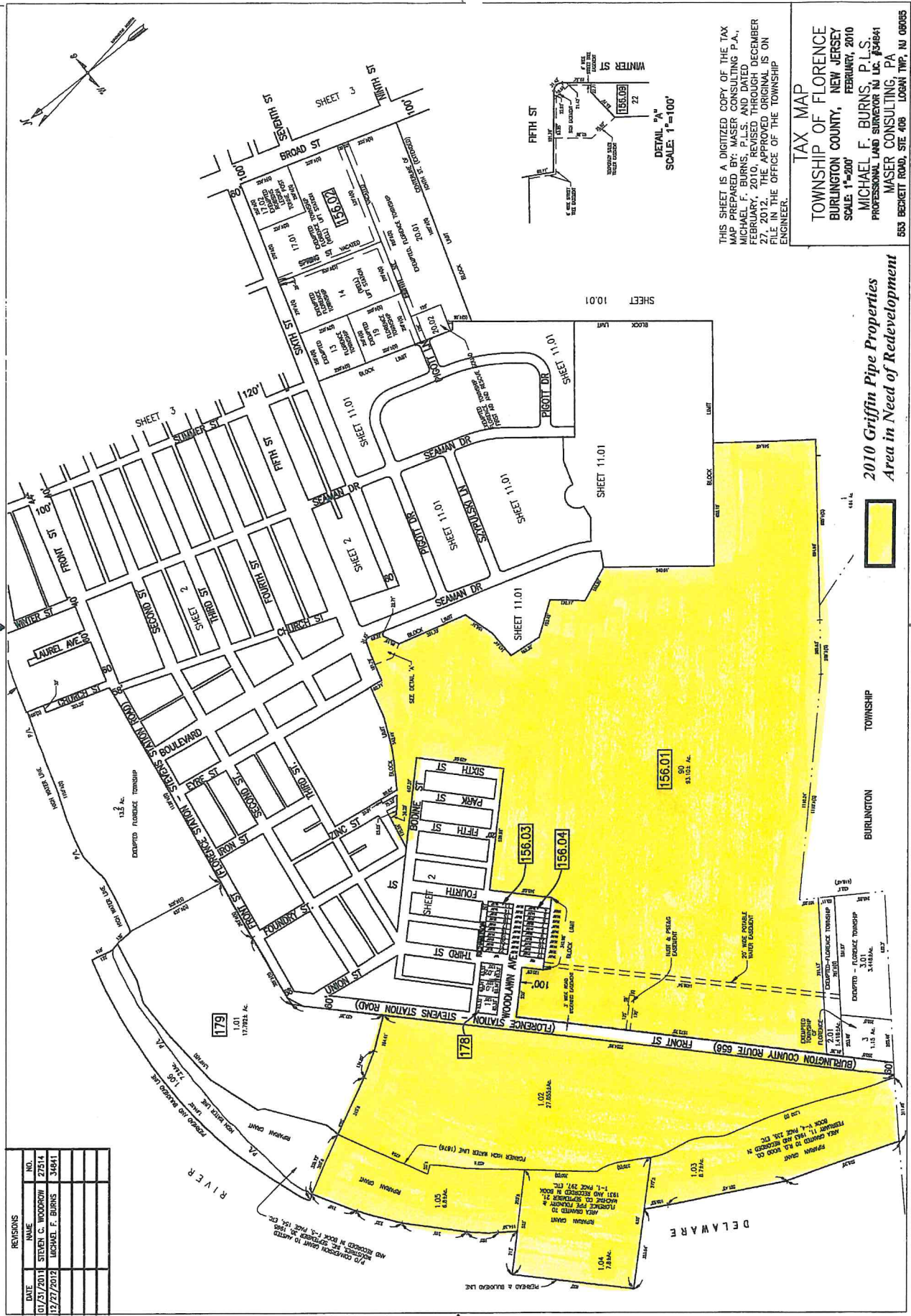


Figure IX-3. 2010 Griffin Pipe Properties Area in Need of Redevelopment





*Figure IX-4. 2011 and Amended 2012 Duffy School Area in Need of Redevelopment* <sup>3</sup>



workers 25 years old or older with earnings, those in Florence Township had median earnings of \$51,651, slightly less than the median earnings of County workers (\$53,261).

Workers that had less education than a high school graduate in Florence Township had median earnings of \$35,323, significantly higher than the median earnings in this category than in the County (\$26,880). High school graduates in Florence Township had median earnings of \$37,436, slightly lower than the median earnings of \$39,102 in the County. Workers in Florence with some college or an associate degree had median earnings of \$46,181, which is marginally higher than County workers (\$44,522) with the same educational attainment. Workers in Florence Township with a Bachelor's degree earned \$66,016, which was comparable to the median earnings of \$66,438 in the County. Finally, workers who had a graduate or professional degree in Florence Township earned a median of \$106,132, which was significantly higher than the earnings of \$90,284 among similarly educated workers in Burlington County.



**Table IX-1**  
**Earnings in the Past 12 Months (In 2019 Inflation-Adjusted Dollars)**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**

Subject	Burlington County		Florence Township	
	Estimate <sup>1</sup>		Estimate <sup>1</sup>	
<b>Population 16 years and over with earnings</b>	<b>250,744</b>		<b>7,411</b>	
<b>Median earnings (dollars)</b>	<b>\$46,463</b>		<b>\$44,583</b>	
<b>FULL-TIME, YEAR-ROUND WORKERS WITH EARNINGS</b>	<b>164,515</b>		<b>5,144</b>	
\$1 to \$9,999 or less	1,943	1.2%	21	0.4%
\$10,000 to \$14,999	2,983	1.8%	91	1.8%
\$15,000 to \$24,999	10,714	6.5%	300	5.8%
\$25,000 to \$34,999	17,959	10.9%	557	10.8%
\$35,000 to \$49,999	27,130	16.5%	1,042	20.3%
\$50,000 to \$64,999	27,805	16.9%	990	19.2%
\$65,000 to \$74,999	12,598	7.7%	319	6.2%
\$75,000 to \$99,999	25,418	15.5%	618	12.0%
\$100,000 or more	37,965	23.1%	1,206	23.4%
<b>Median earnings (dollars) for full-time, year-round workers with earnings</b>	<b>\$62,076</b>		<b>\$58,660</b>	
<b>Mean earnings (dollars) for full-time, year-round workers with earnings</b>	<b>\$80,451</b>		<b>\$73,659</b>	
<b>MEDIAN EARNINGS BY EDUCATIONAL ATTAINMENT</b>				
Population 25 years and over with earnings	\$53,261		\$51,651	
Less than high school graduate	\$26,880		\$35,323	
High school graduate (includes equivalency)	\$39,102		\$37,436	
Some college or associate degree	\$44,522		\$46,181	
Bachelor's degree	\$66,438		\$66,016	
Graduate or professional degree	\$90,284		\$106,132	

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S2001.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.



### **C. Educational Attainment, 2019 Five-Year Estimates**

**Table IX-2** contains data from the 5-Year Estimates of Age by Education Attainment for the period of 2015-2019. For the population 18 to 24 years old, 11.5% of County residents had less than a high school graduate education as compared to 17.3% of Township residents. Approximately 33.6% of County residents in this age group were high school graduates (includes equivalency) compared to 30.0% in the Township. Those with some college or associates degree comprised 40.2% of County and 39.2% of Township residents. Those in the same age group with a Bachelor's degree or higher comprised 14.8% of County and 13.6% of Township residents.

The educational attainment of the population 25 years old and older was also examined. In Florence Township, 93.2% of residents were high school graduates or higher educational attainment, compared to 93.7% in Burlington County.

As age increased, County residents had an overall greater percentage of those with Bachelor's degrees or higher than did the Township. The greatest percent of County residents with a Bachelor's degree or higher was in the population age 35 to 44 (44.4%) with the next highest in the 25 to 34 year range (43.3%). In the Township, those in the 25 to 34 age range had the highest percent (39.8%) with a Bachelor's degree or higher with the next highest percentage (39.6%) in ages 35 to 44.

### **D. Economy Wide Key Statistics: 2012 Florence Township**

**Table IX-3** shows the 2012 Economy-Wide Key Statistics for the Township of Florence. More current data was not available from the U.S. Census Bureau although it appears that 2017 Economic Census data was prepared or is under preparation. Until 2017 data is available, the 2012 data is discussed. The various types of industries, the number of establishments, annual payroll and number of employees are included in **Table IX-3**. The Township had a significant number of employees (925) in the Manufacturing Industry. The second highest employment sector was in Accommodation and Food Services with 121 employees. Additionally, 116 employees worked in Healthcare and Social Assistance and 106 employees worked in Retail Trade. Manufacturing by far had the highest annual sales and annual payroll, which were calculated to be roughly \$395 million and \$40 million, respectively. The second highest sector in value of sales was Retail Trade followed by Healthcare and Social Assistance. The second highest sector in annual payroll was Healthcare and Social Assistance followed by Retail.

### **E. Economy Wide Key Statistics: 2012 Burlington County**

**Table IX-4** shows the 2012 Economy-Wide Key Statistics for Burlington County. The largest industry in Burlington County by employment was the Finance and Insurance Industry, which employed an estimated 298,100 employees. The next highest number of employees was Health Care and Social Assistance with Retail Trade industries the third highest. The two sectors employed 25,242 and 23,654 workers, respectively. The largest industry by value of sales was the Wholesale Trade industry, which did almost \$15 billion of business in 2012. It was followed by Retail Trade and the Manufacturing industries, which did over \$6 billion and almost \$5.5 billion worth of business respectively, in 2012. The Finance and Insurance industry had the highest annual payroll of over \$1.1 billion.



**Table IX-2**  
**Age by Educational Attainment**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**

Subject	Burlington County		Florence Township	
	Estimate <sup>1</sup>		Estimate <sup>1</sup>	
<b>Population 18 to 24 years</b>	<b>37,888</b>		<b>1,024</b>	
Less than high school graduate	4,359	11.5%	177	17.3%
High school graduate (includes equivalency)	12,714	33.6%	307	30.0%
Some college or associate degree	15,222	40.2%	401	39.2%
Bachelor's degree or higher	5,593	14.8%	139	13.6%
<b>Population 25 years and over</b>	<b>313,945</b>		<b>8,936</b>	
Less than 9th grade	6,540	2.1%	125	1.4%
9th to 12th grade, no diploma	13,090	4.2%	485	5.4%
High school graduate (includes equivalency)	88,177	28.1%	2,714	30.4%
Some college, no degree	60,199	19.2%	1,950	21.8%
Associate degree	26,588	8.5%	797	8.9%
Bachelor's degree	76,433	24.3%	1,922	21.5%
Graduate or professional degree	42,918	13.7%	943	10.6%
High school graduate or higher	294,315	93.7%	8,326	93.2%
Bachelor's degree or higher	119,351	38.0%	2,865	32.1%
<b>Population 25 to 34 years</b>	<b>55,063</b>		<b>1,630</b>	
High school graduate or higher	52,709	95.7%	1,600	98.2%
Bachelor's degree or higher	23,883	43.4%	649	39.8%
<b>Population 35 to 44 years</b>	<b>54,887</b>		<b>1,506</b>	
High school graduate or higher	52,393	95.5%	1,383	91.8%
Bachelor's degree or higher	24,390	44.4%	596	39.6%
<b>Population 45 to 64 years</b>	<b>129,827</b>		<b>3,649</b>	
High school graduate or higher	123,187	94.9%	3,484	95.5%
Bachelor's degree or higher	49,381	38.0%	1,175	32.2%
<b>Population 65 years and over</b>	<b>74,168</b>		<b>2,151</b>	
High school graduate or higher	66,026	89.0%	1,859	86.4%
Bachelor's degree or higher	21,697	29.3%	445	20.7%

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S1501.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.



**Table IX-3**  
**Economy Wide Key Statistics**  
**2017 Economic Census of the US**  
**Florence Township, NJ**

2012 NAICS Code and Meaning	Meaning of Type of Operation or Tax Status Code	Year	Number of Establishments	Sales, Value of Shipments, or Revenue (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
42 Wholesale trade	Merchant wholesalers, except manufacturers' sales and branches and offices	2017	D	D	29,049	500 to 999 employees
44-45 Retail trade	All Establishments	2017	18	23,523	2,050	83
48-49 Transportation and warehousing (104)	All Establishments	2017	D	D	44,653	1,000 to 2,499 employees
53 Real estate and rental and leasing	All Establishments	2017	5	5,542	988	37
54 Professional, scientific, and technical services	All Establishments	2017	14	17,685	4,844	103
56 Administrative and support and waste management and remediation services	All Establishments	2017	12	2,063	467	16
62 Health care and social assistance	All Establishments	2017	12	7,864	3,572	164
72 Accommodation and food services	All Establishments	2017	D	D	D	20 to 99 employees
81 Other services (except public administration)	All Establishments	2017	D	D	D	20 to 99 employees
D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals N: Not available or not comparable (104) Railroad transportation and U.S. Postal Service are out of scope for the 2012 Economic Census.						

Source: 2017 Economic Census of the U.S., Township of Florence, NJ, Table ECNBASIC2017.



**Table IX-4**  
**Economy Wide Key Statistics**  
**2017 Economic Census of the US**  
**Burlington County, NJ**

2012 NAICS Code and Meaning	Meaning of Type of Operation or Tax Status Code	Year	Number of Establishments	Sales, Value of Shipments, or Revenue (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
22 Utilities	All establishments	2017	D	Q	D	1,000 to 2,499 employees
31-33 Manufacturing	All establishments	2017	319	5,853,606	1,060,904	14,429
42 Wholesale trade	Merchant wholesalers, except manufacturers' sales branches and offices	2017	480	13,279,375	753,668	11,758
44-45 Retail trade	All establishments	2017	1,344	8,223,094	698,152	26,240
48-49 Transportation and warehousing <sup>(104)</sup>	All establishments	2017	295	942,127	344,098	7,237
51 Information	All establishments	2017	170	N	286,258	3,222
52 Finance and Insurance	All establishments	2017	641	N	1,661,405	19,182
53 Real estate and rental and leasing	All establishments	2017	428	1,167,961	261,436	4,210
54 Professional, scientific, and technical services	All establishments	2017	D	D	D	10,000 to 24,999 employees
56 Administrative and support and waste management and remediation services	All establishments	2017	685	1,364,911	504,389	13,405
61 Educational services	All establishments	2017	130	52,248	17,423	1,058
62 Health care and social assistance	All establishments	2017	1,283	3,281,131	1,296,833	38,853
71 Arts, entertainment, and recreation	All establishments	2017	169	177,160	60,977	3,440
72 Accommodation and food services	All establishments	2017	924	902,336	251,614	15,270
81 Other services (except public administration)	All establishments	2017	781	413,756	134,483	4,731
D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.						
N: Not available or not comparable						
Q: Revenue not collected at this level of detail for multi-establishment firms						
(104) Railroad transportation and U.S. Postal Service are out of scope for the 2012 Economic Census.						

Source: 2017 Economic Census of the U.S., Burlington County, NJ, Table ECNBASIC2017.



**F. Occupation by Median Earnings, 2019, 5-Year Estimates Florence Township and Burlington County**

Occupation by Median Earnings for 2019 5-Year Estimates in the Past 12 Months (In 2019 Inflation-Adjusted Dollars) for the Civilian Employed Population 16 Years and Over with Earnings is provided in **Table IX-5**. The median earnings estimate for Florence Township was \$48,656 compared to \$50,762 for the County. Generally, County median earnings were greater than Township median earnings for all the listed occupations with the exception of the following occupations or occupation subcategories:

<i>Occupation</i>	<i>Median Township Earnings</i>	<i>Median County Earnings</i>
Management, Business and Financial Occupations	\$93,393	\$82,986
Management Occupations	\$103,182	\$91,641
Life, Physical, and Social Science Occupations	\$85,313	\$76,303
Healthcare Practitioners and Technical Occupations	\$72,143	\$70,417
Health Diagnosing and Treating Practitioners and Other Technical Occupations	\$93,125	\$82,687
Service Occupations	\$28,750	\$23,785
Healthcare Support Occupations	\$30,536	\$25,935
Protective Service Occupations	\$73,214	\$62,275
Firefighting and Prevention, and Other Protective Service Workers Including Supervisors	\$54,375	\$36,399
Law Enforcement Workers Including Supervisors	\$110,556	\$78,661
Food Preparation and Serving Related Occupations	\$15,626	\$14,412
Production, Transportation, and Material Moving Occupations	\$38,518	\$36,331
Material Moving Occupations	\$35,511	\$25,674

**G. Industry and Median Earnings, 2019, 5-Year Estimates Florence Township and Burlington County**

**Table IX-6** shows Industry and Median Earnings for 2019 5-Year Estimates in the Past 12 Months (In 2019 Inflation-Adjusted Dollars) for the Civilian Employed Population 16 Years and Over with Earnings. The County median earnings (\$50,762) are higher than that of the Township (\$48,656). The County median earnings by Industry are generally higher than the Township's with the exception of the following industries or industry subcategories:



<i>Industry</i>	<i>Median Township Earnings</i>	<i>Median County Earnings</i>
Transportation, Warehousing and Utilities	\$57,625	\$54,525
Utilities	\$107,375	\$90,253
Information	\$100,417	\$65,229
Real Estate and Rental and Leasing	\$70,139	\$43,994
Arts, Entertainment, and Recreation and Accommodation and Food Services	\$17,431	\$16,676
Accommodation and Food Services	\$17,431	\$15,478
Public Administration	\$76,250	\$69,761



**Table IX-5**  
**Occupation by Median Earnings in the Past 12 Months**  
**(In 2019 Inflation-Adjusted Dollars)**  
**For the Civilian Employed Population 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**

Subject	Burlington County		Florence Township	
	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>
<b>Civilian employed population 16 years and over with earnings</b>	<b>223,483</b>	<b>\$50,762</b>	<b>6,853</b>	<b>\$48,656</b>
<b>Management, business, science, and arts occupations:</b>	<b>99,986</b>	<b>\$72,274</b>	<b>2,804</b>	<b>\$72,089</b>
Management, business, and financial occupations:	40,708	\$82,986	1,139	\$93,393
Management occupations	24,872	\$91,641	688	\$103,182
Business and financial operations occupations	15,836	\$73,705	451	\$62,390
<b>Computer, engineering, and science occupations:</b>	<b>15,299</b>	<b>\$87,378</b>	<b>510</b>	<b>\$83,750</b>
Computer and mathematical occupations	8,838	\$86,130	325	\$83,427
Architecture and engineering occupations	4,196	\$96,548	64	\$64,464
Life, physical, and social science occupations	2,265	\$76,303	121	\$85,313
<b>Education, legal, community service, arts, and media occupations:</b>	<b>27,238</b>	<b>\$55,133</b>	<b>695</b>	<b>\$50,759</b>
Community and social service occupations	4,556	\$51,268	89	\$45,893
Legal occupations	3,311	\$81,763	111	\$74,836
Educational instruction, and library occupations	15,445	\$56,446	403	\$50,069
Arts, design, entertainment, sports, and media occupations	3,926	\$42,697	92	\$34,375
<b>Healthcare practitioners and technical occupations:</b>	<b>16,741</b>	<b>\$70,417</b>	<b>460</b>	<b>\$72,143</b>
Health diagnosing and treating practitioners and other technical occupations	11,462	\$82,687	281	\$93,125
Health technologists and technicians	5,279	\$43,420	179	\$39,145

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Florence Township and Burlington County, NJ, Tables S2401 and S2411. <sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability. An “-” following a median estimate means the median falls in the lowest interval of an open-ended distribution.



**Table IX-5**  
**Occupation by Median Earnings in the Past 12 Months**  
**(In 2019 Inflation-Adjusted Dollars)**  
**For the Civilian Employed Population 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**  
**(Continued)**

Subject	Burlington County		Florence Township	
	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>
<b>Service occupations:</b>	<b>32,351</b>	<b>\$23,785</b>	<b>865</b>	<b>\$28,750</b>
Healthcare support occupations	5,414	\$25,935	198	\$30,536
Protective service occupations:	5,990	\$62,275	224	\$73,214
Firefighting and prevention, and other protective service workers including supervisors	3,048	\$36,399	132	\$54,375
Law enforcement workers including supervisors	2,942	\$78,661	92	\$110,556
Food preparation and serving related occupations	9,255	\$14,412	165	\$15,625
Building and grounds cleaning and maintenance occupations	5,556	\$26,845	128	\$26,146
Personal care and service occupations	6,136	\$16,838	150	\$11,188
<b>Sales and office occupations:</b>	<b>52,712</b>	<b>\$40,024</b>	<b>1,890</b>	<b>\$37,043</b>
Sales and related occupations	22,727	\$40,023	733	\$31,758
Office and administrative support occupations	29,985	\$40,025	1,157	\$38,393
<b>Natural resources, construction, and maintenance occupations:</b>	<b>14,530</b>	<b>\$52,772</b>	<b>499</b>	<b>\$51,004</b>
Farming, fishing, and forestry occupations	283	\$19,886	0	-
Construction and extraction occupations	8,265	\$51,521	265	\$50,335
Installation, maintenance, and repair occupations	5,982	\$54,113	234	\$53,438
<b>Production, transportation, and material moving occupations:</b>	<b>23,904</b>	<b>\$36,331</b>	<b>795</b>	<b>\$38,518</b>
Production occupations	7,811	\$45,544	225	\$42,188
Transportation occupations	9,176	\$39,935	305	\$38,845
Material moving occupations	6,917	\$25,674	265	\$35,511

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Florence Township and Burlington County, NJ, Tables S2401 and S2411.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.

An “-” following a median estimate means the median falls in the lowest interval of an open-ended distribution.



**Table IX-6**  
**Industry and Median Earnings in the Past 12 Months**  
**(In 2019 Inflation-Adjusted Dollars)**  
**For the Full-Time, Year-Round Civilian Employed Population 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**

Subject	Burlington County		Florence Township	
	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>
<b>Civilian employed population 16 years and over</b>	223,483	\$50,762	6,853	\$48,656
<b>Agriculture, forestry, fishing and hunting, and mining:</b>	<b>851</b>	<b>\$30,426</b>	<b>0</b>	<b>-</b>
Agriculture, forestry, fishing, and hunting	750	\$26,848	0	-
Mining, quarrying, and oil and gas extraction	101	\$166,875	0	-
<b>Construction</b>	12,152	\$53,682	390	\$50,446
<b>Manufacturing</b>	17,183	\$68,703	595	\$62,349
<b>Wholesale trade</b>	6,989	\$53,942	241	\$44,180
<b>Retail trade</b>	26,058	\$26,893	915	\$21,566
<b>Transportation and warehousing, and utilities:</b>	<b>12,476</b>	<b>\$54,525</b>	<b>456</b>	<b>\$57,625</b>
Transportation and warehousing	10,581	\$50,211	365	\$48,295
Utilities	1,895	\$90,253	91	\$107,375
Information	5,004	\$65,229	125	\$100,417
<b>Finance and insurance, and real estate and rental and leasing:</b>	<b>18,734</b>	<b>\$64,068</b>	<b>402</b>	<b>\$56,607</b>
Finance and insurance	14,433	\$73,546	307	\$56,563
Real estate and rental and leasing	4,301	\$43,994	95	\$70,139
<b>Professional, scientific, and management, and administrative and waste management services:</b>	<b>27,328</b>	<b>\$62,634</b>	<b>757</b>	<b>\$58,698</b>
Professional, scientific, and technical services	19,840	\$72,727	559	\$72,125
Management of companies and enterprises	408	\$104,655	33	\$82,031
Administrative and support and waste management services	7,080	\$33,317	165	\$28,319

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S2403, S2413.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.

An “-” following a median estimate means the median falls in the lowest interval of an open-ended distribution.



**Table IX-6**  
**Industry and Median Earnings in the Past 12 Months**  
**(In 2019 Inflation-Adjusted Dollars)**  
**For the Full-Time, Year-Round Civilian Employed Population 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Burlington County and Florence Township, NJ**  
**(Continued)**

Subject	Burlington County		Florence Township	
	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>	Employment Estimate <sup>1</sup>	Median Earnings Estimate <sup>1</sup>
<b>Educational services, and health care and social assistance:</b>	<b>57,250</b>	<b>\$51,115</b>	<b>1833</b>	<b>\$41,458</b>
Educational services	23,404	\$54,883	793	\$48,264
Health care and social assistance	33,846	\$47,172	1040	\$39,359
<b>Arts, entertainment, and recreation, and accommodation and food services:</b>	<b>15,417</b>	<b>\$16,676</b>	<b>211</b>	<b>\$17,431</b>
Arts, entertainment, and recreation	3,933	\$23,610	20	-
Accommodation and food services	11,484	\$15,478	191	\$17,431
<b>Other services, except public administration</b>	<b>8,166</b>	<b>\$31,142</b>	<b>296</b>	<b>\$30,556</b>
<b>Public administration</b>	<b>15,875</b>	<b>\$69,761</b>	<b>632</b>	<b>\$76,250</b>

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S2403, S2413.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.

An “-” following a median estimate means the median falls in the lowest interval of an open-ended distribution.

## **H. Commuting Characteristics: 2019, 5-Year Estimates, Florence Township and Burlington County**

Commuting Characteristics in the Township and County for 2019, 5-Year Estimates are shown in **Table IX-7**. The largest percent of workers, in both the Township (91.3%) and the County (90.1%) that were 16 years and over who did not work at home, drove to work in a car, truck or van. In the County, 82.7% drove to work alone while 83.3% of Township workers drove to work alone. Only 3.4% of County workers and 4.6% of Township workers utilized public transportation for their travel to work.

**Table IX-7** shows that 88.9% of Township and 85.5% of County workers worked in their state of residence. In the County, 31.6% worked outside of the County versus 44.9% of Township workers worked outside of the County. The lowest percentage of County workers (3.10%) and the lowest percentage of Township workers (4.0%) left for work between 5:00 am and 5:29 am. The largest percentage of workers in both the County (22.2%) and the Township (26.1%) left for work between 9:00 am and 11:59 am. Mean travel time to work in minutes was similar in the County (30 minutes) and the Township (31 minutes).

## **I. Economic Outlook for the Township of Florence Township**

The Delaware Valley Regional Planning Commission (DVRPC) prepared County and Municipal-Level Employment Forecasts, 2015-2045 for the Tri-County region of Camden, Gloucester, and Burlington Counties in addition to Pennsylvania counties and municipalities they represent. **Figures IX-5 to IX-8** show the following:

***Figure IX-5. 2045 Municipal Employment Forecast***

***Figure IX-6. Absolute Change: 2015-2045***

***Figure IX-7. Percent Change: 2015-2045***

***Figure IX-8. Absolute Change Per Square Mile By Municipality: 2015-2045***

The maps and accompanying data prepared by DVRPC forecasts that Florence Township will have 4,297 employed in 2045 as compared to a 2015 employment estimate of 3,424. By 2025 Florence Township employment is forecast to be 3,889. The absolute change from 2015 to 2045 is 873 and the percentage change is 25.5%. The 2015 employment estimate for Burlington County was 241,298 and the 2045 Forecast is 263,622 which is an absolute change of 22,324 and a percent change of 9.3%. The forecasts suggest that the employment economy of Florence Township will be growing at twice the rate of the County.



**Table IX-7**  
**Commuting Characteristics: 2019**  
**Workers 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Township of Florence and Burlington County, NJ**

Subject	Burlington County	Florence Township
	Estimate <sup>1</sup>	Estimate <sup>1</sup>
<b>Workers 16 years and over</b>	<b>223,799</b>	<b>6,772</b>
<b>MEANS OF TRANSPORTATION TO WORK</b>		
Car, truck, or van	90.1%	91.3%
Drove alone	82.7%	83.3%
Carpooled	7.4%	8.0%
In 2-person carpool	5.6%	6.0%
In 3-person carpool	1.1%	0.9%
In 4-or-more person carpool	0.8%	1.2%
Workers per car, truck, or van	1.1%	1.1%
Public transportation (excluding taxicab)	3.4%	4.6%
Walked	1.1%	0.9%
Bicycle	0.1%	0.0%
Taxicab, motorcycle, or other means	0.9%	1.0%
Worked from home	4.3%	2.2%
<b>PLACE OF WORK</b>		
Worked in state of residence	85.5%	88.9%
Worked in county of residence	53.9%	44.0%
Worked outside county of residence	31.6%	44.9%
Worked outside state of residence	14.5%	11.1%
Living in a place	22.9%	68.0%
Worked in place of residence	3.2%	5.3%
Worked outside place of residence	19.7%	62.7%
Not living in a place	77.1%	32.0%
Living in 12 selected states	100.0%	100.0%
Worked in minor civil division of residence	15.6%	11.0%
Worked outside minor civil division of residence	84.4%	89.0%
Not living in 12 selected states	0.0%	0.0%

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S0801.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.

**Table IX-7**  
**Commuting Characteristics: 2019**  
**Workers 16 Years and Over**  
**2019 American Community Survey 5-Year Estimates**  
**Township of Florence and Burlington County, NJ**  
**(Continued)**

Subject	Burlington County	Florence Township
	Estimate <sup>1</sup>	Estimate <sup>1</sup>
<b>Workers 16 years and over who did not work from home</b>	<b>214,266</b>	<b>6,624</b>
<b>TIME OF DEPARTURE TO GO TO WORK</b>		
12:00 a.m. to 4:59 a.m.	3.2%	4.1%
5:00 a.m. to 5:29 a.m.	3.1%	4.0%
5:30 a.m. to 5:59 a.m.	4.5%	5.1%
6:00 a.m. to 6:29 a.m.	8.4%	4.4%
6:30 a.m. to 6:59 a.m.	11.4%	6.6%
7:00 a.m. to 7:29 a.m.	15.2%	18.5%
7:30 a.m. to 7:59 a.m.	12.5%	13.0%
8:00 a.m. to 8:29 a.m.	13.0%	15.3%
8:30 a.m. to 8:59 a.m.	6.6%	7.4%
9:00 a.m. to 11:59 p.m.	22.2%	21.6%
<b>TRAVEL TIME TO WORK</b>		
Less than 10 minutes	9.9%	8.8%
10 to 14 minutes	11.6%	5.5%
15 to 19 minutes	13.5%	13.3%
20 to 24 minutes	13.5%	16.6%
25 to 29 minutes	7.4%	11.4%
30 to 34 minutes	12.9%	15.6%
35 to 44 minutes	8.8%	7.9%
45 to 59 minutes	10.1%	8.7%
60 or more minutes	12.3%	12.4%
Mean travel time to work (minutes)	30	31

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, Burlington County and Florence Township, NJ, Table S0801.

<sup>1</sup>Estimates do not consider the Margin of Error of Data resulting from sampling variability.



Figure 1:

# 2045 Municipal Employment Forecast



## Employees

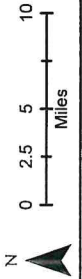
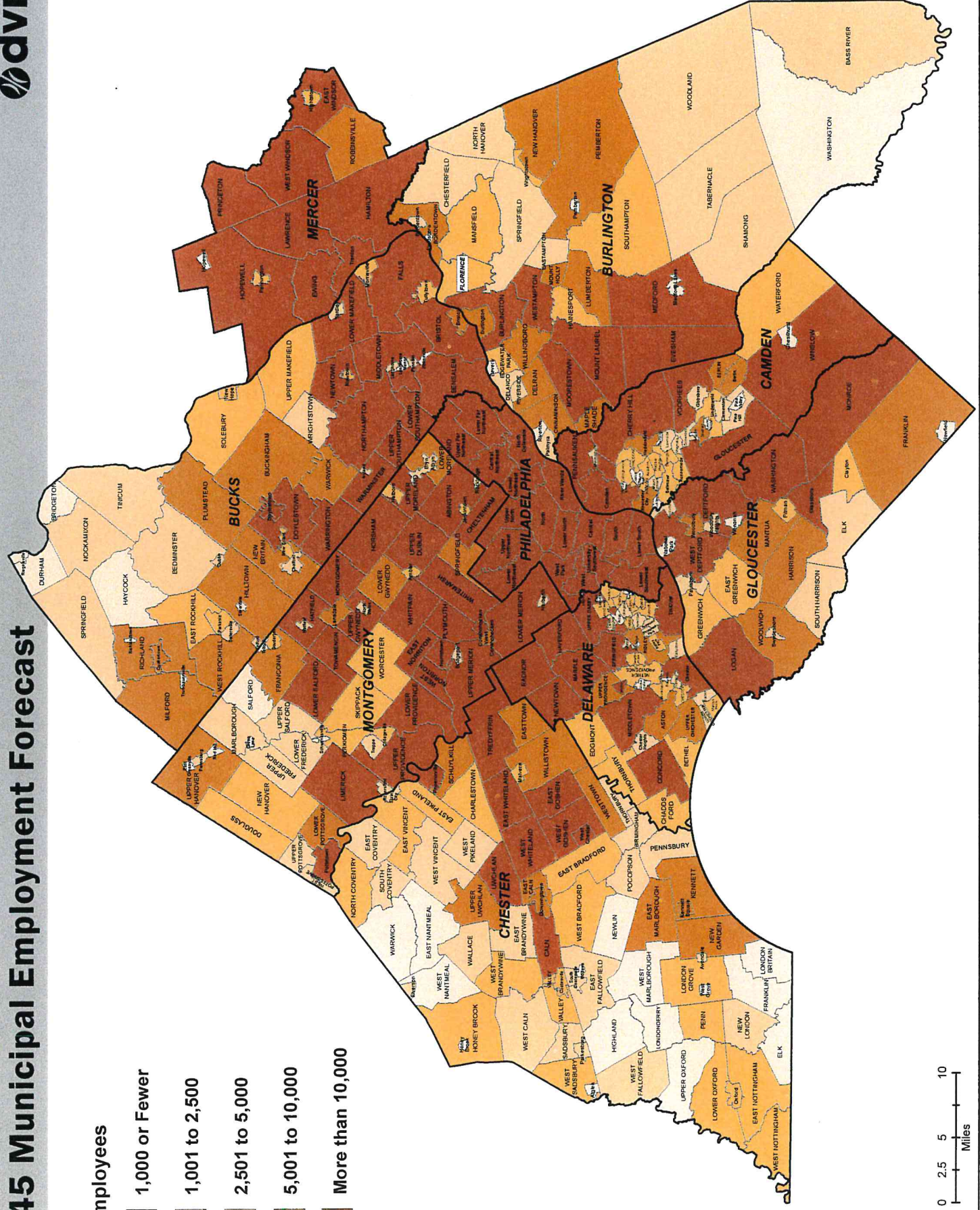
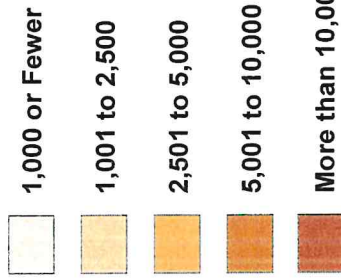


Figure IX-5. 2045 Municipal Employment Forecast



Figure 2:

# **2045 Municipal Employment Forecast** **Absolute Change: 2015–2045**



## **Employees**

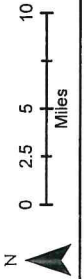
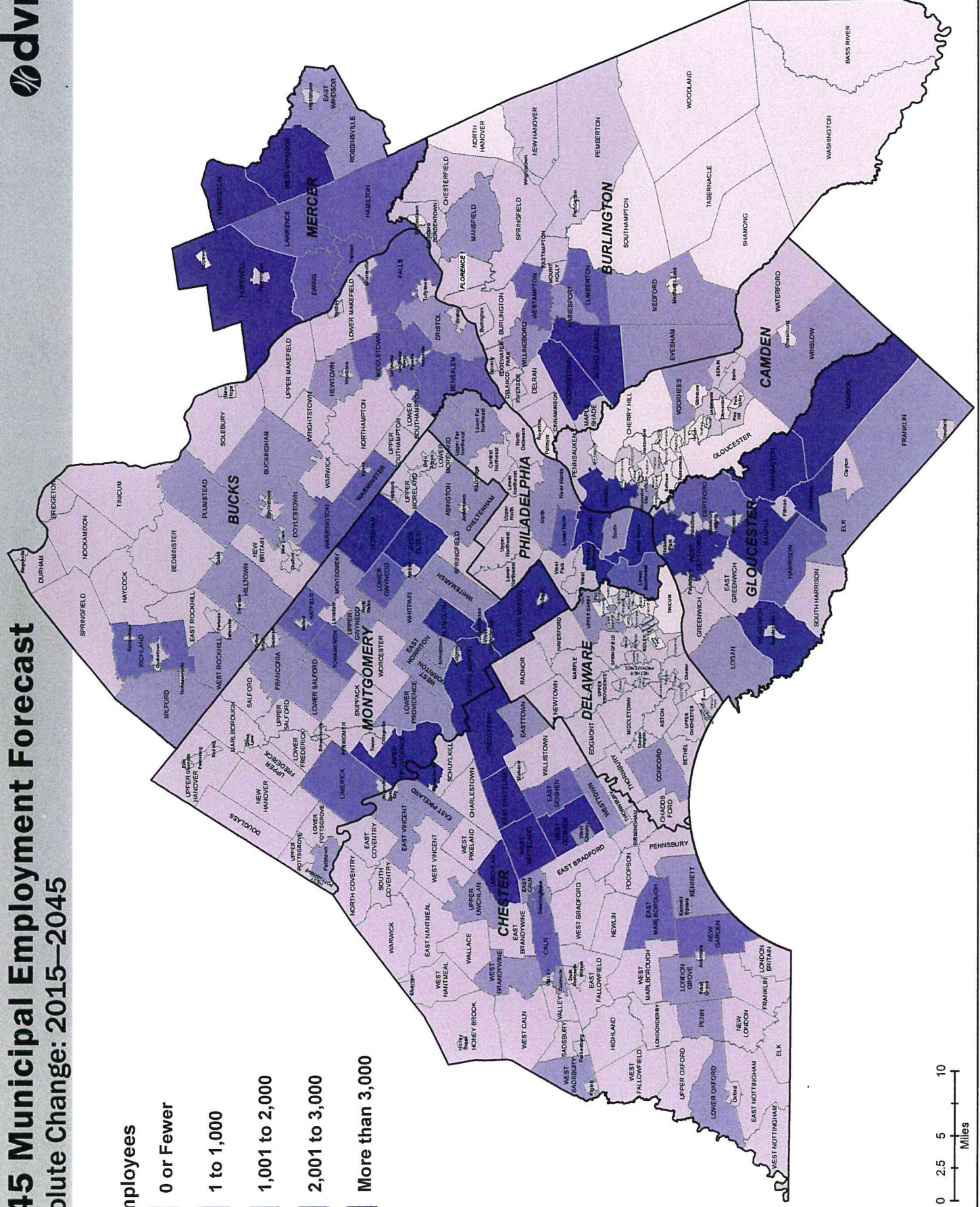
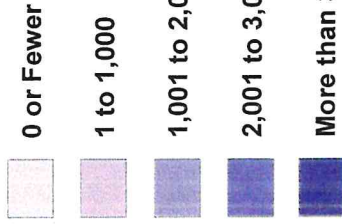


Figure IX-6. Absolute Change: 2015–2045



Figure 3:

# 2045 Municipal Employment Forecast Percentage Change: 2015–2045



- Stable (-5% to +5%)
- Moderate Growth (+6% to +25%)
- Significant Growth (+26% to +50%)
- Exceptional Growth (Above +50%)

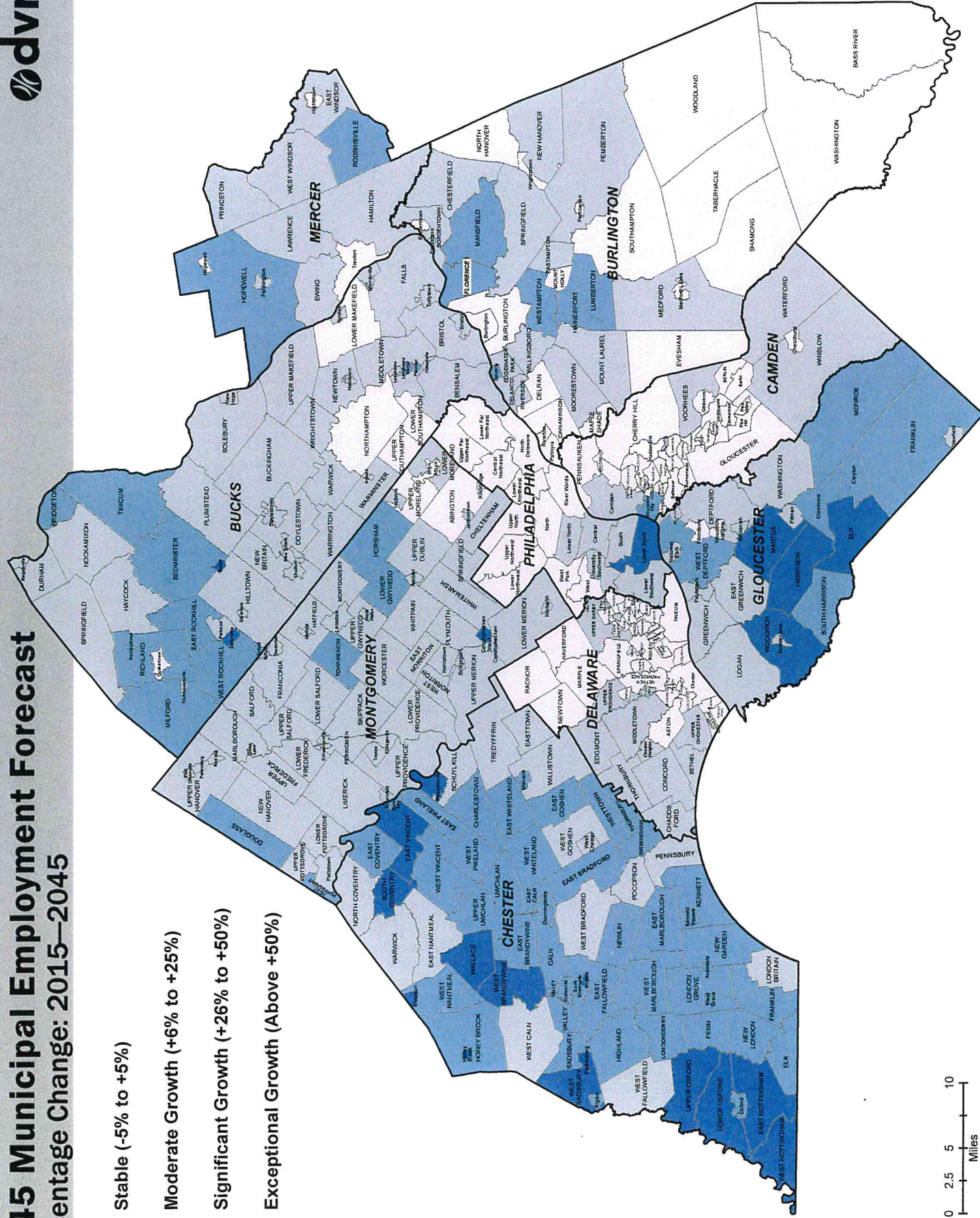


Figure IX-7. Percent Change: 2015-2045



Figure 4:

# **2045 Municipal Employment Forecast** **Absolute Change per Square Mile by Municipality:** **2015–2045**



**Employees**

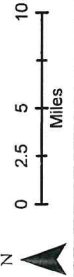
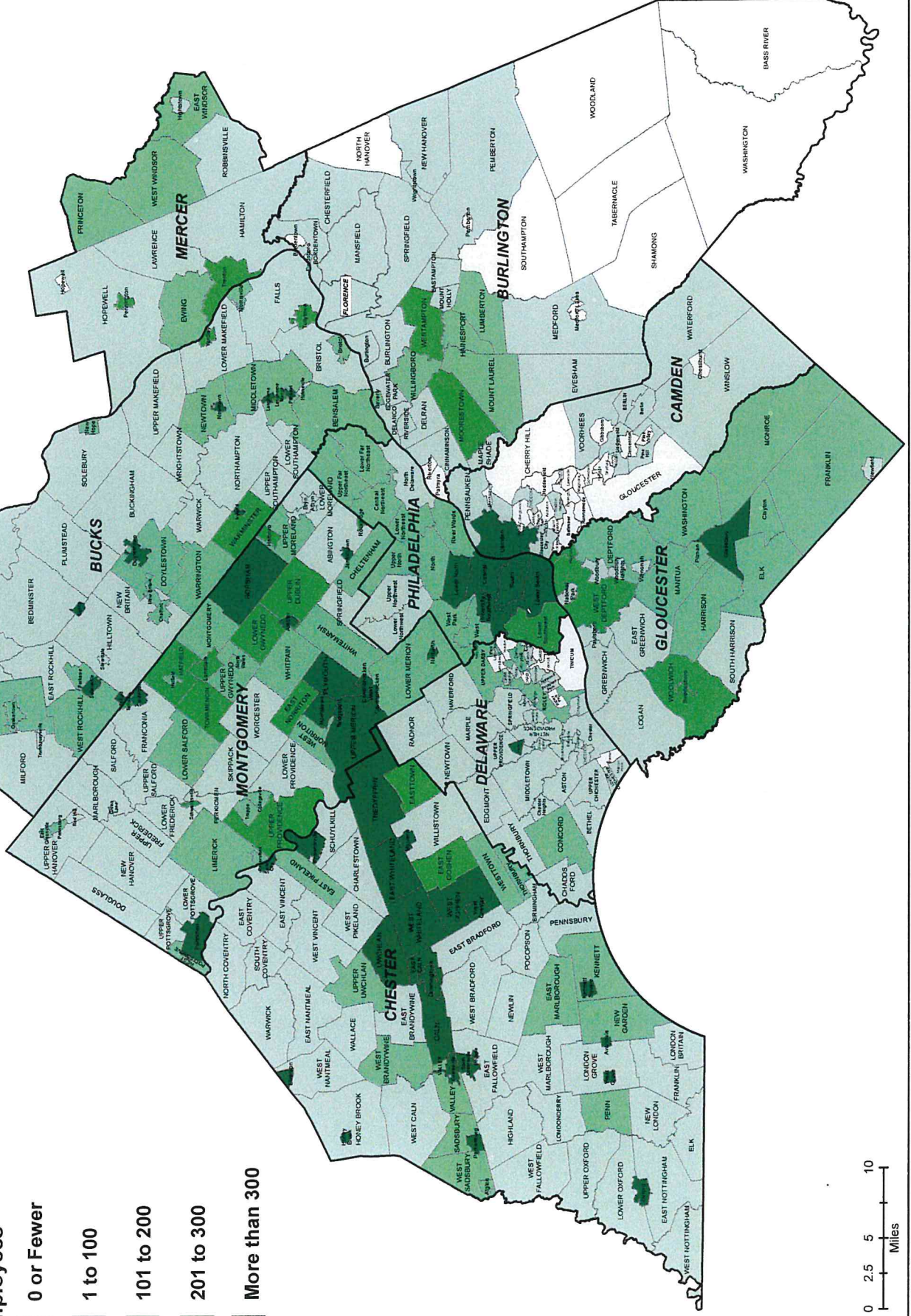
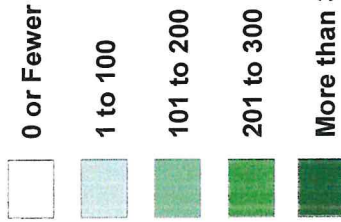


Figure IX-8 Absolute Change Per Square Mile By Municipality: 2015-2045



## **J. Florence Township Economic Development Committee**

Florence Township maintains an active Economic Development Committee which meets in the Municipal Complex on the first Tuesday of the month. The mission of the Committee is to enhance the numerous attributes of the Township. The Committee is dedicated to:

- Serving as a conduit between the commercial economic interests in Florence Township and the municipal government;
- Encouraging the economic well-being and expansion of the existing commercial businesses located within the Township;
- Responsibly assisting in developing properties within the Township in an effort to improve the aesthetics while providing additional revenue; and
- Reviewing Township ordinances, policies, and practices to determine their impact on existing and proposed commercial businesses.

The Economic Development Committee's Goals and Objectives include the following:

1. Retain and encourage expansion of existing businesses and industries and attract new economic activities including retail, office buildings, and small-scale light industries to provide desired levels of commerce and employment for the Township's existing and projected population.
2. Establish and improve networking to support local businesses and their employees
3. Acknowledge and promote Florence Township as a great place to live, work and shop.
4. Seek grants through federal, state, county, local and other funding sources for infrastructure improvements and economic development projects.
5. Promote and expand upon the Township's environmental resources, natural features, cultural and historic sites, events and festivals as a way to foster tourism.
6. Provide changes and enhancements through zoning to establish adequate and appropriate spaces for the establishment of commercial businesses in the downtown area and the Route 130 corridor.
7. To promote the enhancement of current and future commercial properties within the Township.

8. Promote development of a planned revitalization of the Route 130 corridor.
9. Encourage economic development through planned promotion/marketing of those areas that are compatible with and accessible to existing services and transportation.
10. Encourage mixed-use developments along Hornberger Avenue as well as other key areas in conjunction with public improvements.
11. Continue to seek improvement of the infrastructure to accommodate projected increases in traffic associated with new commercial development.

The Economic Development Committee has indicated that future goals include the following activities to further engage with their local business community:

**Establishing a Local Business Directory:** As the Township transitions to an updated website, the Committee suggests a tab be created on the website identifying local business in the community. The business name, address, contact phone number and website/social media presence will be identified so the information will not only serve as a resource to residents looking for contact information but also as a means to support the businesses creating a way for visitors to the page to become future patrons.

**Establishing an Online Resource Center for Residents/Businesses:** As the Township website is redesigned, another goal of the Committee is to create a resource area where individuals may locate State and County links for employment opportunities, health department and other needs. Similarly local businesses may find links to State/County resources providing incentive for small business, loan programs and grant opportunities.

#### **K. Vision Statement Strategies and Actions for Economic Development**

Florence Township participated in the Plan Endorsement process for the regional Route 130/Delaware River Corridor Strategic Plan that the New Jersey State Planning Commission (SPC) endorsed on April 28, 1999. Plan Endorsement is a voluntary review process established by the SPC to provide technical assistance and coordination of the State for municipalities, counties, and regional agencies to meet the goals of the State Planning Act and the State Development and Redevelopment Plan.

In 2021, the Florence Township Council agreed to participate with Burlington County and the eleven other municipalities that comprised the Route 130/Delaware River Corridor (Corridor) to attain a new Plan Endorsement for the Corridor from the SPC. The Plan Endorsement process requires a municipality to prepare a vision statement that is based on public input. Because of the obstacles for holding in-person public visioning sessions caused by the COVID-19 pandemic, Florence Township prepared and posted an online survey to obtain public



input to develop a vision statement for the municipality in early 2022. On March 22, 2022, the Florence Township Plan Endorsement Advisory Committee and the Florence Township Planning Board held a public meeting to review the results of the survey, discuss the draft vision statement, and refine the vision statement from public input obtained during the meeting.

The revised vision statement has six overarching strategies that are summarized below. The complete Vision Statement is provided in Appendix A of this 2022 Master Plan.

1. Protecting the environment and critical natural resources;
2. Achieving aesthetic, environmentally and economically sustainable development and redevelopment that are resilient to climate change-related natural disasters;
3. Expanding and strengthening the local economy and the municipality's tax base to provide needed jobs, goods and services;
4. Providing safe, code-compliant housing stock that meets the needs of a diverse cross-section of households and household incomes;
5. Improving and expanding the municipality's infrastructure, services and amenities that meet current and future needs; and
6. Preserving important historic resources, agricultural lands and open space

These principal strategies are vital for informing actions needed for achieving economic development within Florence Township. The following actions taken from the strategies are recommended for this economic plan element:

1. Develop and redevelop the Town of Florence and the Village of Roebling, which are served by an extensive network of utilities, infrastructure, and community facilities and services, in the following manner:
  - Rehabilitate deteriorated and dilapidated housing stock and buildings.
  - Encourage infill development that respects existing land use patterns and the arrangement, size, scale and proportion of surrounding existing buildings and structures.
  - Encourage the adaptive reuse of buildings so that they contribute toward satisfying local housing and business needs including, but not limited to, mixed uses, affordable housing, and emergent demand for new and expanding businesses.
  - Preserve historically significant buildings and structures with a view toward appropriate rehabilitation and adaptive reuse.
  - Develop and implement a menu of financial incentives to encourage housing and building rehabilitation, infill development, adaptive reuse of buildings, and preservation of historically significant buildings.
  - Undertake a "complete streets" analysis to identify: gaps in pedestrian and bicycle linkages needed to connect neighborhoods, commercial centers, recreational facilities and parks, and public facilities and services; and where traffic-calming

improvements should be made to improve pedestrian, bicyclist and motorized-vehicular safety.

- Implement Action No. A6 regarding street trees.
  - Develop and implement an action plan to strengthen and improve neighborhood commercial areas, working with the local business community.
  - Upgrade and improve open space and recreational facilities to meet current and future demand.
    - The former Roebling steel mill site has significant potential for being redeveloped as a major recreational facility. The attributes of the site are: more than a mile of shoreline along the Delaware River; publically accessible open space where the slag area was remediated; an area that served as a dock for barges; the county's regional Delaware River Heritage Trail traverses the shoreline of the site; the Roebling Museum with various artifacts and open areas for events; the New Jersey Transit RiverLINE light rail passenger station; and an expansive open area that is an open palette for improvement. A master plan for improving the entire site should be prepared.
  - Improve the road network to address circulation issues
    - Realign the segment of Hornberger Avenue from U.S. Route 130 to vicinity of the tributary of Craft's Creek to lessen the sharpness of the curve in the road and raise a portion of the road to avoid flooding from Craft's Creek.
    - Work with Burlington County and New Jersey Transit to address the issue of tractor-trailers straddling the railroad tracks while attempting make a left turn to Railroad Avenue from northbound Delaware Avenue, which is CR 656, when vehicles occupy the lane exiting Railroad Avenue to Delaware Avenue.
    - Weight-restrict Delaware Avenue and Front Street to prohibit heavy trucks travelling these roads to access industrial development in the vicinity of West Front Street and River Road in Florence Township and Burlington Township, respectively.
2. Balance development and preservation of the Country according to its environmental sensitivity, the ability of its rural road network to handle additional traffic, and the need to maintain a critical mass of farmland to maintain viable agriculture.
- Aggressively pursue farmland and open space preservation.
  - Encourage infill residential development in the area north of the New Jersey Turnpike Extension where utilities and infrastructure exist and can be readily extended.
  - Avoid extending utilities and infrastructure, particularly public water service and sanitary sewers, into the non-sewer and non-water service areas south of the New Jersey Turnpike Extension.



- Avoid extending utilities and infrastructure, particularly public water service and sanitary sewers, into the non-sewer and non-water service areas south of the New Jersey Turnpike Extension.
3. Develop and redevelop the U.S. Route 130 Corridor and Industrial Area as centers of commerce and industry that provide jobs, goods, services and a strengthened tax ratable base while addressing their increasing traffic issues that negatively affect the quality of life in Florence Township.
- Rehabilitate deteriorated and dilapidated buildings.
  - Encourage infill development that respects existing land use patterns and the arrangement, size, scale and proportion of surrounding existing buildings and structures.
  - Encourage the adaptive reuse of buildings along U.S. Route 130 so that they contribute toward satisfying local housing and business needs including, but not limited to, mixed uses, affordable housing, and emergent demand for new and expanding businesses. When adaptive reuse is unattainable, redevelop sites with aim of satisfying local business needs and, where appropriate, providing mixed-use development.
  - Encourage the consolidation of small lots for the development and redevelopment of commercial uses along U.S. Route 130. Larger lots will allow for the more efficient of land and reduce the number of driveway access points along U.S. Route 130 thereby improving operations and safety of the state highway.
  - Develop and implement a menu of financial incentives to encourage building rehabilitation, infill development and adaptive reuse of buildings along U.S. Route 130.
  - Improve the road network to address circulation issues.
    - Work with Burlington County and New Jersey Transit (NJT) to address the issue of tractor-trailers straddling the railroad tracks while attempting make a left turn to Railroad Avenue from northbound Delaware Avenue, which is C.R. 656, when vehicles occupy the lane exiting Railroad Avenue to Delaware Avenue.
    - Implement weight-restricting Delaware Avenue and Front Street to prohibit heavy trucks travelling these roads to access the Industrial Area in the vicinity of West Front Street and River Road in Florence Township and Burlington Township, respectively.
    - Work with Burlington Township and Burlington County to plan, design and have constructed a connector road from River Road to Daniels Way, then to John Galt Way and ultimately to U.S. Route 130 to function as the primary access route from the state highway to the Industrial Area along River Road and West Front Street and to facilitate weight-restricting Delaware Avenue and Front Street so that heavy trucks are prohibited from travelling through residential areas along these roads.

- Work with New Jersey Department of Transportation (NJDOT) and Burlington County to improve failing intersection U.S. Route 130 and C.R. 656 (Florence-Columbus Road and Delaware Avenue) in order for it to handle current and future traffic.
- Work with NJDOT, NJT and Burlington County to plan, design and construct modifications to the road system associated with the Cedar Lane overpass (over the railroad), which is known locally as the “Whirlybird,” to: lessen the sharpness of the compound curves to improve vehicular safety; connect the enlarged curving road from the “Whirlybird” to a new “T” intersection that consists of an extension of Railroad Avenue toward John Galt Way; extend Railroad Avenue across the railroad spur to connect with John Galt Way; and provide pedestrian walkways from U.S. Route 130 along Cedar Lane through the “Whirlybird” to the roundabout. These improvements will allow for the elimination of truck traffic from the problematic intersection of Delaware Avenue and Railroad Avenue and the rerouting of such truck traffic to the Cedar Lane-“Whirlybird”-Railroad Avenue-John Galt Way roadway complex. In addition, these improvements will facilitate safe pedestrian movement from U.S. Route 130 and Cedar Lane to the industrial development along Cedar Lane and Railroad Avenue.
- Work with NJDOT, Burlington County and Burlington Township to study, plan and improve problematic intersections along U.S. Route 130 that serve the Industrial Area. The focus of addressing the problems associated with these intersections is to improve pedestrian, bicyclist and motorized vehicular operations and safety. Develop a comprehensive plan that addresses the traffic and circulation issues facing U.S. Route – the plan should provide a holistic approach to solving the problems and avoid shifting problems from one intersection or sections of roadway to another.
- Work with NJT to plan, design and construct a pedestrian-only light rail passenger station north of the New Jersey Turnpike Extension in the vicinity of the roundabout for Cedar Lane and Railroad Avenue. Many employees utilize Florence Station in the Haines Industrial Center and walk a great distance in an unsafe condition along the railroad tracks to their jobs in the industrial establishments north of the Extension. Albeit dangerous, walking along the railroad tracks is the most direct route between Florence Station and their places of employment. The new pedestrian-only station would much closer to the industrial area north of the New Jersey Turnpike Extension and obviate the need to unsafely walk along the railroad tracks.
- Work with NJT to plan, design and construct a pedestrian path from the Florence Station in the Haines Industrial Center to the vicinity of the roundabout at Cedar Lane and Railroad Avenue as an interim step to the pedestrian-only light rail passenger station discussed above.
- Work with Burlington County to study Florence-Columbus Road from U.S. Route 130 to Exit 52 of I-295 to ensure the roadway adequately handles



current and projected traffic, and to plan for, design and construct needed improvements to the roadway.

- Ensure that “complete streets” are provided in the Industrial Area to address the needs and safety of pedestrians, bicyclists and motorized vehicles.

4. Actively engage local businesses in an ongoing Township-sponsored initiative to learn about the needs, challenges and concerns of the business community, and translate the findings from the initiative into changes needed to local ordinances, new programs to promote the local business community, and partnerships among the business community, the Township, and various civic and non-profit organizations.
  - Charge the Township Economic Development Committee with establishing ongoing engagement mechanisms to build relationships with and obtain input from the local business community. Such mechanisms may include various outreach efforts, roundtables, surveys, seminars, ongoing communications (emails and social media, newsletters, etc.), and events to recognize local businesses and their contributions to the Township (economic development breakfasts, luncheons or dinners, etc.). The Committee must forge partnerships among the business community, the Township and various civic and non-profit organizations. Together these entities must promote Florence Township as a place of business opportunity. One way to accomplish this is by sponsoring major public events including, but not limited to: events to bring the community together, such as a Florence Day; events centered around the Township’s history, such as the Roebling steel mill and its importance in steel wire manufacturing; and events to promote the future, such as Science, Technology, Engineering and Mathematics (STEM) and Science, Technology, Engineering, Mathematics and Education (STEME).
  - Modify and amend ordinances as necessary to address the needs, challenges and concerns of the business community.
  - Identify current properties available for development and redevelopment on the Township website.
  - Provide online resources on the Township website for the business community including, but not limited to, low- and no-interest financing offered by the local banking community, and state, county and other governmental agencies, and other federal, state and county services targeted for businesses.
  - Provide a current local business directory made available on the Township website.
5. Work with state and county economic development agencies, such as the New Jersey Office of Business Advocacy, the New Jersey Economic Development Authority, and the Burlington County Bridge Commission Department of Economic Development and Regional Planning, to actively promote Florence Township for economic development, and to retain, expand and attract businesses to the Township.

6. Upgrade and improve the Township's water and sanitary sewer systems to ensure they comply with the latest state and federal regulations and adequately serve the community of today and tomorrow as projected. Complete gaps in the system to ensure adequate service to areas intended for more intensive development and redevelopment.